AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1-70. (Canceled).

71. (Currently Amended) A method for structuring a series of securities, including a floating-rate security and an inverse floating-rate security, that [[are]] is backed at least in part by a mortgage pool having a total net cash flow, to avoid an artificial leverage limitation, comprising:

determining a maximum interest rate for the floating-rate security;

~~directing~~ receiving a first portion of interest cash flow supplied by the mortgage pool [[to a]] for payment by the floating-rate security according to a value of an interest rate index, wherein the first portion of interest cash flow is insufficient to pay the maximum interest rate for the floating-rate security ~~having a maximum interest rate and a minimum interest rate~~;

~~directing~~ receiving a second portion of interest cash flow supplied by the mortgage pool [[to an]] for payment by the inverse floating-rate security according to the value of the interest rate index;

~~directing~~ receiving, if the value of the interest rate index is below a threshold, a third portion of interest cash flow supplied by the mortgage pool [[to an]] for payment for an interest-rate derivative; [[and]]

~~directing~~ receiving, if the value of the interest rate index is not below the threshold, a variable cash flow from the interest-rate derivative [[to]] for payment by the

floating-rate security~~, thereby increasing the maximum interest rate of the floating-rate security above a maximum interest rate allowed under the artificial leverage limitation~~;

paying, to a holder of the floating-rate security, the first portion of interest cash flow supplied by the mortgage pool minus the third portion of interest cash flow, if the value of the interest rate index is below the threshold;

paying, to the holder of the floating-rate security, the first portion of interest cash flow supplied by the mortgage pool plus the variable cash flow from the interest-rate derivative, if the value of the interest rate index is not below the threshold; and

paying, to a holder of the inverse floating-rate security, the second portion of interest cash flow supplied by the mortgage pool,

wherein ~~the series of securities comprises the floating-rate security and the inverse floating-rate security~~ a sum of the first portion of interest cash flow supplied by the mortgage pool, the second portion of interest cash flow supplied by the mortgage pool, and the third portion of interest cash flow supplied by the mortgage pool is equal to the total net cash flow of the mortgage pool.

72. (Currently Amended) The method of claim 71, wherein ~~directing~~ receiving the third portion of interest cash flow supplied by the mortgage pool to an interest-rate derivative comprises:

directing the third portion of interest cash flow to the interest-rate derivative out of the first portion of interest cash flow supplied by the mortgage pool, thereby reducing the first portion of interest cash flow that is ~~directed to~~ available for payment by the floating-rate security.

73. (Currently Amended) The method of claim 71, wherein the floating-rate security pays the maximum interest rate based on a formula using a value of [[an]] the interest rate index, and

wherein the interest-rate derivative generates the variable cash flow based on the value of the interest rate index.

74. (Cancelled).

75. (Currently Amended) The method of claim [[74]] 71, further comprising:

determining a minimum interest rate for the floating-rate security; and

wherein the [[fixed]] threshold is equal to the maximum interest rate for the floating-rate security under the artificial leverage limitation minus the minimum interest rate for the floating-rate security.

76. (Currently Amended) The method of claim 71, further comprising:

conditionally directing, if a market value of the floating-rate security falls more than a predetermined percentage below a principal amount of the floating-rate security, a fourth portion of interest cash flow supplied by the mortgage pool to a second interest-rate derivative; and

~~directing~~ paying a second variable cash flow ~~from~~ supplied by the second interest-rate derivative to the floating-rate security, ~~if a market value of the floating-rate~~

~~security falls more than a predetermined percentage below a principal amount of the floating rate security~~

wherein a revised sum of the first portion of interest cash flow supplied by the mortgage pool, the second portion of interest cash flow supplied by the mortgage pool, the third portion of interest cash flow supplied by the mortgage pool, and the fourth portion of interest cash flow supplied by the mortgage pool is equal to the total net cash flow of the mortgage pool.

77. (Previously Presented) The method of claim 71, further comprising: issuing the series of securities.

78. (Previously Presented) The method of claim 71, further comprising: servicing the series of securities.

Claims 79-88. (Cancelled).

89. (New) A data processing system, comprising:

a processor adapted to perform operations comprising:

identifying a plurality of interest rate scenarios;

identifying a plurality of structured securities having associated floating-rate and related inverse floating-rate classes;

calculating cash flows from mortgage pool components and interest-rate derivative components proposed to be associated with the plurality of structured securities;

calculating interest obligations for the plurality of structured securities;

determining whether the cash flows from the proposed mortgage pool components and the proposed interest-rate derivative components are sufficient, under the plurality of interest rate scenarios, to pay the interest obligations;

selecting proposed mortgage pool components and proposed interest-rate derivative components in combination based on the determining of whether the cash flows from the proposed mortgage pool components and the proposed interest-rate derivative components are sufficient;

generating a plan for structuring a set of the structured securities that includes the cash flows from the selected mortgage pool components and interest-rate derivative components in combination, where the plan overcomes an artificial leverage limitation;

identifying a plurality of prepayment scenarios;

issuing the set of the structured securities wherein the set of structured securities issued under the plan receives cash flows from the selected mortgage pool components and interest-rate derivative components, and the received cash flows in combination are sufficient to pay the interest obligations under the plurality of prepayment scenarios; and

administering the set of structured securities issued under the plan.

90. (New) The data processing system according to claim 89, wherein the processor is further adapted to perform operations comprising:

analyzing the proposed mortgage pool components using an asset pool prepayment model that projects cash flows of a mortgage asset account based on prepayment rate parameters and asset type data.

91. (New) The data processing system according to claim 90, wherein the processor is further adapted to perform operations comprising:

analyzing the proposed mortgage pool components by processing the projected cash flows from the asset pool prepayment model to determine whether the projected cash flows are large enough to meet the interest obligations.

92. (New) The data processing system according to claim 91, wherein the processor is further adapted to perform operations comprising:

evaluating the proposed interest-rate derivatives based on data from a derivatives model and the projected cash flows from the asset pool prepayment model to determine whether projected derivative cash flows are large enough to meet the interest obligations.

93. (New) A computer-implemented method of adding value to mortgage-backed securities comprising:

identifying a plurality of mortgages underlying a mortgage-backed security;

calculating a range of potential cash flows from the plurality of mortgages based on risk elements and economic variables that affect cash flows generated by mortgages;

identifying an interest-rate derivative that generates a variable cash flow;

calculating a range of potential cash flows from the interest-rate derivative based on risk elements and economic variables that affect cash flows generated by interest-rate derivatives;

identifying proposed structured securities, including at least a floating-rate class and a related inverse floating-rate class, that receive cash flows from the plurality of mortgages and the interest-rate derivative;

determining interest obligations for the proposed structured securities, wherein at least one of the interest obligations overcomes an artificial leverage limitation;

determining whether the range of potential cash flows from the plurality of mortgages in combination with the range of potential cash flows from the interest-rate derivative are sufficient to pay the interest obligations of the proposed structured securities; and

if the cash flows are sufficient, creating a set of structured securities corresponding to the proposed structured securities, including at least a floating-rate class and a related inverse floating-rate class, wherein the set of structured securities is backed by cash flows from the plurality of mortgages and cash flows from the interest-rate derivative.

94. (New) The computer-implemented method of claim 93 wherein the mortgage-backed security has a floating-rate (FLT) class and an inverse floating-rate (INV) class and at least one of the FLT class and the INV class is exchanged for cash flows from the interest-rate derivative.

95. (New) The method of claim 93 wherein the interest-rate derivative comprises:

a derivative contract comprising an exchange of a fixed-rate cash flow from the plurality of mortgages for a variable-rate cash flow based on an interest rate index.

96. (New) The method of claim 94 wherein cash flows move both to and from the FLT class and the INV class.

97. (New) A data processing system for investment securities that are partially backed by a mortgage pool comprising:

a computer processor;

a storage device, communicatively connected to the computer processor, that stores data related to the investment securities;

an input device, communicatively connected to the computer processor, that receives data identifying a mortgage pool, an interest-rate derivative, and proposed structured securities, backed by the mortgage pool and the interest-rate derivative, that include a floating-rate class and a related inverse floating-rate class and has interest obligations that overcome an artificial leverage limitation;

a risk analysis and planning module that performs operations comprising:

analyzing risk elements of the interest-rate derivative and the mortgage pool;

calculating expected cash flows from the mortgage pool based on the analyzed risk elements;

calculating net expected cash flows from the interest-rate derivative based on the analyzed risk elements; and

determining whether the expected cash flows from the mortgage pool combined with the net expected cash flows from the interest-rate derivative are sufficient to pay the interest obligations for the proposed structured securities;

a deal structure module that performs operations comprising:

validating the proposed structured securities under a variety of prepayment scenarios to confirm that the cash flows from the interest-rate derivative and the mortgage pool are sufficient to pay the interest obligations for the securities; and

causing structured securities corresponding to the proposed structured securities to be issued if validating confirms that the cash flows from the interest-rate derivative and the mortgage pool are sufficient; and

an administration module that performs operations comprising:

administering the issued structured securities.

98. (New) The data processing system according to claim 97, wherein the risk analysis and planning module further comprises:

an asset pool prepayment model that calculates the expected cash flows from the mortgage pool based on prepayment rate parameters and asset type data.

99. (New) The data processing system according to claim 98, wherein the risk analysis and planned module further comprises:

a pool planning and stress process module that processes the expected cash flows from the asset pool prepayment model and determines whether the expected cash flows are sufficient to meet predetermined payment obligations.

100. (New) The data processing system according to claim 99, wherein the risk analysis and planning module further comprises:

a class structuring process module that evaluates the interest-rate derivative based on data from the pool planning and stress process module and a derivatives model.